Case 25-21635-GLT Doc 14 Filed 07/10/25 Entered 07/11/25 00:32:06 Desc Imaged Certificate of Notice Page 1 of 6

Information to identify the case:					
Debtor 1:	Scott S. Dextradeur	Social Security number or ITIN: xxx-xx-4752			
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:	·-		
United States Bank	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	6/24/25	
Case number:	25-21635-GLT				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Scott S. Dextradeur	
2.	All other names used in the last 8 years		
3.	Address	17 West Vine St. Mount Pleasant, PA 15666	
		Kenneth Steidl	Contact phone 412–391–8000
4.	Debtor's attorney Name and address	Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Email: julie.steidl@steidl-steinberg.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
			Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
		600 Grant Street Pittsburgh, PA 15219	Contact phone 412–644–2700
			Date: 7/8/25

For more information, see page 2

Debtor Scott S. Dextradeur Case number 25–21635–GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	3	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call		
Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	1–412–532–8861 For additional information, go to: https://www.justice.gov/ust/moc		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/24/25		
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/2/25		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/20/25		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim court's website at http://www.pawb.uscourts.gov/filing-proof-claim claim, including information regarding obtaining a proof of claim claim, including information regarding filing a claim by regular mail, http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the c Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	using the Electronic Proof of Claim ("ePŌC") form (Official Form B410) and filing a proof of can be found at the court's website at paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of t, with consequences a lawyer can explain. For		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on trustee and will be held immediately following the meeting of creditor 8/25/25 at 01:00 PM , Location: Same location as the Meeting of C	rs on:		
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by ncreditors. Parties objecting to the Plan must attend the meeting of 7 above. To the extent a written objection is not resolved at the mee confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn and the plan has been withdrawn and the plan has been withdrawn.	clerk's office and served on the debtor, ob later than 7 days before meeting of creditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a citions are not prosecuted at the initial tee may assume and the court may		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If		

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 25-21635-GLT Scott S. Dextradeur Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 4 Date Rcvd: Jul 08, 2025 Form ID: 309iPGH Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol		Definition

- Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++
- Addresses marked '^ were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2025:

Recip ID db	Recipient Name and Address + Scott S. Dextradeur, 17 West Vine St., Mount Pleasant, PA 15666-1421
aty	+ Andrew M. Lubin, McCabe, Weisberg & Conway LLC, 216 Haddon Ave., Suite 201, Westmont, NJ 08108-2818
aty	+ Matthew Fissel, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16549338	++ CARTER FEDERAL CREDIT UNION, PO BOX 814, SPRINGHILL LA 71075-0814 address filed with court:, Carter Federal Credit Union, Pob 814, Springhill, LA 71075
16549337	Capital One N.A., 1500 Capital One Way, Glen Allen, VA 23060
16549339	+ Carter Federal Credit Union, Attn: Bankruptcy, 360 Interlocken Blvd, Ste. 200, Broomfield, CO 80021-3440
16549340	+ Cerulean Credit Card, PO Box 6812, Carol Stream, IL 60197-6812
16549352	+ Foundation Finance Company, Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060
16549375	+ Mohela, Attn: Bankruptcy, P.O.Box 9635, Wilkes Barr, PA 18773-9635
16549369	+ Mohela, Po Box 300001, Greenville, TX 75403-3001

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

Standard Time.		,,	
Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: julie.steidl@steidl-steinberg.com	Jul 09 2025 00:15:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Jul 09 2025 00:15:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jul 09 2025 04:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 09 2025 04:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jul 09 2025 00:15:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
16549334	+ Email/Text: bk@avant.com	Jul 09 2025 00:15:00	Avant, 640 North LaSalle Drive, Suite 535, Chicago, IL 60654-3731
16549335	EDI: BANKAMER2	Jul 09 2025 04:06:00	Bank of America, FL1-300-03-15, PO Box 25118, Tampa, FL 33622-5118
16549336	+ EDI: TCISOLUTIONS.COM	Jul 09 2025 04:06:00	Bank of Missouri, 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208
16549341	+ EDI: CRFRSTNA.COM	Jul 09 2025 04:06:00	CFNA, Pob 81315, Cleveland, OH 44181-0315
16549342	+ EDI: CRFRSTNA.COM	Jul 09 2025 04:06:00	CFNA, Attn: Bankruptcy, Bk?11/Customer Service Po Box 81315, Cleveland, OH 44181-0315

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Date Rcvd: Jul 08, 2025 Form ID: 309iPGH Total Noticed: 42

Date Rcvd: Jul 08	2025 Form ID: 3	091PGH	Total Noticed: 42
16549343	Email/PDF: creditonebknotifications@resurgent.com	Jul 09 2025 00:21:58	Credit One Bank N.A., PO Box 98873, Las Vegas, NV 89193-8873
16549345	Email/Text: ECMCBKNotices@ecmc.org	Jul 09 2025 00:15:00	Education Credit Management Corp, 111 Washington Ave, Minneapolis, MN 55401
16549347	+ Email/Text: ECMCBKNotices@ecmc.org	Jul 09 2025 00:15:00	Education Credit Management Corp, Attn: Bankruptcy, Po Box 16408, St Paul, MN 55116-0408
16549349	+ Email/Text: dht@pacollections.com	Jul 09 2025 00:15:00	FinWise Bank & Velocity Investments, LLC, c/o TSAROUHIS LAW GROUP, 21 S. 9th Street, Allentown, PA 18102-4861
16549350	+ Email/Text: bankruptcy@firstelectronic.com	Jul 09 2025 00:15:00	First Electronic Bank, 2150 S 1300 E #400, Salt Lake City, UT 84106-4336
16549351	+ Email/Text: administrative@foundationfinance.com	Jul 09 2025 00:15:00	Foundation Finance Company, 7802 Meadow Rock Drive, Weston, WI 54476-5262
16549354	+ EDI: JEFFERSONCAP.COM	Jul 09 2025 04:06:00	Jefferson Capital Systems, Llc, Attn: Bankruptcy, 200 14th Ave E, Sartekk, MN 56377-4500
16549353	+ EDI: JEFFERSONCAP.COM	Jul 09 2025 04:06:00	Jefferson Capital Systems, Llc, 200 14th Avenue East, Sartell, MN 56377-4500
16549355	^ MEBN	Jul 09 2025 00:04:48	KML Law Group, 701 Market St Suite 5000, Philadelphia, PA 19106-1541
16549359	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 09 2025 00:21:55	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
16549356	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 09 2025 00:22:02	Lvnv Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
16549363	Email/Text: camanagement@mtb.com	Jul 09 2025 00:15:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
16549362	Email/Text: camanagement@mtb.com	Jul 09 2025 00:15:00	M & T Bank, Po Box 900, Millsboro, DE 19966
16549364	Email/Text: camanagement@mtb.com	Jul 09 2025 00:15:00	M&T Bank, One Fountain Plaza, Buffalo, NY 14203
16549368	Email/Text: ml-ebn@missionlane.com	Jul 09 2025 00:15:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
16549367	Email/Text: ml-ebn@missionlane.com	Jul 09 2025 00:15:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
16549365	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 09 2025 00:15:00	Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
16549366	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 09 2025 00:15:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
16549381	EDI: PRA.COM	Jul 09 2025 04:06:00	Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
16549382	EDI: PRA.COM	Jul 09 2025 04:06:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
16549383	Email/Text: dispute@velocityrecoveries.com	Jul 09 2025 00:15:00	Velocity Investments, LLC,, 1800 Route 34 Bldg. 3, Suite 305, Wall Township, NJ 07719
16549384	+ Email/Text: bankruptcy@webbank.com	Jul 09 2025 00:15:00	WebBank, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address M&T BANK
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
16549344	*	Credit One Bank N.A., PO Box 98873, Las Vegas, NV 89193-8873
16549346	*	Education Credit Management Corp, 111 Washington Ave, Minneapolis, MN 55401
16549348	*+	Education Credit Management Corp, Attn: Bankruptcy, Po Box 16408, St Paul, MN 55116-0408
16549360	*+	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
16549361	*+	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
16549357	*+	Lvnv Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
16549358	*+	Lvnv Funding/Resurgent Capital, C/o Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
16549370	*+	Mohela, Po Box 300001, Greenville, TX 75403-3001
16549371	*+	Mohela, Po Box 300001, Greenville, TX 75403-3001
16549372	*+	Mohela, Po Box 300001, Greenville, TX 75403-3001
16549373	*+	Mohela, Po Box 300001, Greenville, TX 75403-3001
16549374	*+	Mohela, Po Box 300001, Greenville, TX 75403-3001
16549376	*+	Mohela, Attn: Bankruptcy, P.O.Box 9635, Wilkes Barr, PA 18773-9635
16549377	*+	Mohela, Attn: Bankruptcy, P.O.Box 9635, Wilkes Barr, PA 18773-9635
16549378	*+	Mohela, Attn: Bankruptcy, P.O.Box 9635, Wilkes Barr, PA 18773-9635
16549379	*+	Mohela, Attn: Bankruptcy, P.O.Box 9635, Wilkes Barr, PA 18773-9635
16549380	*+	Mohela, Attn: Bankruptcy, P.O.Box 9635, Wilkes Barr, PA 18773-9635

TOTAL: 2 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2025	Signature:	/s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2025 at the address(es) listed below:

~ <u>-</u>	
Name	Email Address
Andrew M. Lubin	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATE HOLDERS OF THE CWHEQ INC., HO ME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-S2 nj-ecfmail@mwc-law.com, bkecf@milsteadlaw.com
Kenneth Steidl	on behalf of Debtor Scott S. Dextradeur julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Matthew Fissel	on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com wbecf@brockandscott.com
Office of the United States Trustee	e ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

cmecf@chapter13trusteewdpa.com

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